

**Information to identify the case:**

Debtor 1	<b>Steven Alan Banks</b>	Social Security number or ITIN <b>xxx-xx-1567</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>Northern District of Georgia</b>		Date case filed for chapter <b>13 10/24/17</b>
Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>		
Case number: <b>17-12268-whd</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Steven Alan Banks	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1942 Elders Mill Road Senoia, GA 30276	
<b>4. Debtor's attorney</b>	Michael R. West Jr. Law Office of Michael West, P.C. P.O. Box 369 Newnan, GA 30264	Contact phone 404-913-1529  Email: <a href="mailto:michael@lawofficeofmichaelwest.com">michael@lawofficeofmichaelwest.com</a>
<b>5. Bankruptcy trustee</b>	Melissa J. Davey Melissa J. Davey, Standing Ch 13 Trustee Suite 200 260 Peachtree Street, NW Atlanta, GA 30303	Contact phone (678) 510-1444 <a href="http://www.13trusteeatlanta.net">www.13trusteeatlanta.net</a>
<b>6. Bankruptcy clerk's office</b>	M. Regina Thomas Clerk of Court  18 Greenville Street Newnan, GA 30263	Office Hours: 8:00 a.m. – 4:00 p.m. Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>  Contact phone 678-423-3000
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		

**For more information, see page 2**

Debtor Steven Alan Banks

Case number 17-12268-whd

<b>7. Meeting of creditors</b>	<b>December 4, 2017 at 11:00 AM</b>	<b>Location:</b> <b>2nd Floor Courtroom, Federal Building, Newnan, GA 30264</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.  TO OTHER PARTIES: Objections to confirmation shall be filed seven days prior to the meeting. Objections arising from the meeting must be filed within seven days of the meeting.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 2/2/18</b>  <b>Filing deadline: 3/5/18</b> <b>Filing deadline: 4/23/18</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  <b>To file a claim electronically, visit <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a> and access the ePOC tab.</b>  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Georgia

In re:  
 Steven Alan Banks  
 Debtor

Case No. 17-12268-whd  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 113E-7

User: campj  
 Form ID: 309i

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Oct 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2017.

db +Steven Alan Banks, 1942 Elders Mill Road, Senoia, GA 30276-2680  
 tr +Melissa J. Davey, Melissa J. Davey, Standing Ch 13 Trustee, Suite 200,  
 260 Peachtree Street, NW, Atlanta, GA 30303-1236  
 21091906 +Avant Credit, Inc., Attention: Bankruptcy, P.O. Box 9183380, Chicago, IL 60691-3380  
 21091909 Carol Wright Gifts, P.O. Box 2852, Monroe, WI 53566-8052  
 21091911 Chase/Slate, P.O. Box 1423, Charlotte, NC 28201-1423  
 21091912 +Citibank/Exon Mobile, Citicorp Cr Svs/Centralized Ba, P.O. Box 790040,  
 Saint Louis, MO 63179-0040  
 21091913 +Citobank/Shell Oil, Citicorp Svs/Centralized Bankr, P.O. Box 790040,  
 Saint Louis, MO 63179-0040  
 21091914 +Delilah Banks, 1942 Elder Mill Rd, Senoia, GA 30276-2680  
 21091915 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 21091916 +Experian, 701 Experian Pkwy., Allen, TX 75013-3715  
 21091919 Ginny's, P.O. Box 2825, Monroe, WI 53566-8025  
 21091921 Internal Revenue Service, ACS Support - STOP 5050, Kansas City, MO 64121-9236  
 21091924 Mason Easy Pay, P.O. Box 2808, Monroe, WI 53566-8008  
 21091925 +Maury Cobb, Esq., 301 Beacon Pkwy W, Suite 100, Birmingham, AL 35209-3103  
 21091926 Merrick Bank, P.O. Box 6601702, Dallas, TX 75266-0702  
 21091928 +Pay Pal-Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658  
 21091929 +Personify Financial, 11956 Bernardo Plaza Drive #14, San Diego, CA 92128-2538  
 21091930 +Republic Financial, 1485 East Highway 34, Suite 10, Newnan, GA 30265-2126  
 21091932 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 21091933 +Sprint, 6200 Sprint Pkwy, Overland Park, KS 66211-1158  
 21091934 Swiss Colony, 1112 7th Ave., Monroe, WI 53566-1364  
 21091941 +Transunion, P.O. Box 2000, Crum Lynne, PA 19022-2000  
 21091942 +Vanguard, 455 Devon Park Drive, Wayne, PA 19087-1899

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michael@lawofficeofmichaelwest.com Oct 25 2017 21:28:13 Michael R. West, Jr.,  
 Law Office of Michael West, P.C., P.O. Box 369, Newnan, GA 30264  
 tr +E-mail/Text: bnc@13trusteeatlanta.com Oct 25 2017 21:32:16 Melissa J. Davey,  
 Melissa J. Davey, Standing Ch 13 Trustee, Suite 200, 260 Peachtree Street, NW,  
 Atlanta, GA 30303-1236  
 21091902 +EDI: FRAN.COM Oct 25 2017 20:38:00 1st Franklin, P.O. Box 1804, Newnan, GA 30264-1804  
 21091903 +EDI: AMEREXPR.COM Oct 25 2017 20:38:00 AMEX, Correspondence, P.O. Box 981540,  
 El Paso, TX 79998-1540  
 21091904 +EDI: AMSHER.COM Oct 25 2017 20:38:00 Amsher Collection Services, 4524 Southlake Pkwy,  
 Suite 15, Hoover, AL 35244-3271  
 21091907 +EDI: CAPITALONE.COM Oct 25 2017 20:38:00 Capital One, Attention: Bankruptcy,  
 P.O. Box 30253, Salt Lake City, UT 84130-0253  
 21091908 +EDI: MERRICKBANK.COM Oct 25 2017 20:38:00 Cardworks/CW Nexus, Attention: Bankruptcy,  
 P.O. Box 9201, Old Bethpage, NY 11804-9001  
 21091910 +EDI: CHASE.COM Oct 25 2017 20:38:00 Chase Card, Attn: Correspondence Dept.,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 21091917 E-mail/Text: corporatecredit@farmersfurniture.com Oct 25 2017 21:30:16 Farmers Furniture,  
 Attention: Bankruptcy, P.O. Box 1140, Dublin, GA 31040  
 21091918 +EDI: BLUESTEM Oct 25 2017 20:38:00 Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 21091919 EDI: CBS7AVE Oct 25 2017 20:38:00 Ginny's, P.O. Box 2825, Monroe, WI 53566-8025  
 21091920 +EDI: IRS.COM Oct 25 2017 20:38:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 21091922 +E-mail/Text: bk@lendingclub.com Oct 25 2017 21:31:12 Lending Club Corp, 71 Stevenson St.,  
 Suite 300, San Francisco, CA 94105-2985  
 21091923 EDI: RMSC.COM Oct 25 2017 20:38:00 Lowe's, P. O. Box 530914, Atlanta, GA 30353-0914  
 21091927 +EDI: AGFINANCE.COM Oct 25 2017 20:38:00 One Main Financial, P.O. Box 1010,  
 Evansville, IN 47706-1010  
 21091931 EDI: SECFIN.COM Oct 25 2017 20:38:00 Security Finance, 159 Temple Ave., Suite E,  
 Newnan, GA 30263-1669  
 21091935 +EDI: RMSC.COM Oct 25 2017 20:38:00 SYNCB/Care Credit, Attention: Bankruptcy,  
 P.O. Box 965060, Orlando, FL 32896-5060  
 21091936 +EDI: RMSC.COM Oct 25 2017 20:38:00 SYNCB/Chevron, Attention: Bankruptcy,  
 P.O. Box 965060, Orlando, FL 32896-5060  
 21091937 +EDI: RMSC.COM Oct 25 2017 20:38:00 SYNCB/Lowes, Attn: Bankruptcy, P.O. Box 965060,  
 Orlando, FL 32896-5060  
 21091938 +EDI: RMSC.COM Oct 25 2017 20:38:00 SYNCB/Lowes DC, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 21091939 +EDI: RMSC.COM Oct 25 2017 20:38:00 SYNCB/Phillips 66, Attention: Bankruptcy,  
 P.O. Box 965060, Orlando, FL 32896-5060  
 21091932 EDI: CBS7AVE Oct 25 2017 20:38:00 Seventh Avenue, 1112 7th Avenue,  
 Monroe, WI 53566-1364  
 21091934 EDI: CBS7AVE Oct 25 2017 20:38:00 Swiss Colony, 1112 7th Ave., Monroe, WI 53566-1364  
 21091940 +E-mail/Text: bankruptcy@southernonline.org Oct 25 2017 21:28:30 The Southern CU,  
 430 E Lanier Ave, Fayetteville, GA 30214-2239  
 21094758 +E-mail/Text: usagan.bk@usdoj.gov Oct 25 2017 21:30:04 U. S. Attorney,  
 600 Richard B. Russell Bldg., 75 Ted Turner Drive, SW, Atlanta GA 30303-3315

District/off: 113E-7

User: campj  
Form ID: 309i

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Oct 25, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

21091943 +EDI: WABK.COM Oct 25 2017 20:38:00 World Finance Corporation, 2640b Metropolitan Pkwy,  
Atlanta, GA 30315-7902

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

21091905 Austin Richards  
TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2017 at the address(es) listed below:

Melissa J. Davey mail@13trusteeatlanta.com,  
cdsummary@13trusteeatlanta.com;cdbackup@13trusteeatlanta.com  
Michael R. West, Jr. on behalf of Debtor Steven Alan Banks michael@lawofficeofmichaelwest.com,  
lomwign@gmail.com;lomwign2@gmail.com

TOTAL: 2